

IN RE:

ROBERT L. JOHNSON, III
REGINA W. JOHNSON
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-24929

Chapter 13

Related to Docket No. 91

ORDER OF COURT

AND NOW, this 12th Day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

Gregory Z. Taddonio, Chief Judge
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Robert L. Johnson, III
Regina W. Johnson
Debtors

Case No. 19-24929-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 12, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Johnson, III, Regina W. Johnson, 1442 Center Street, Pittsburgh, PA 15221-1904
sp	+ Bernard M. Tully, Bernard M. Tully, LLC, The Grant Building, Ste. 3201, 310 Grant St., Pittsburgh, PA 15219-2301
cr	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15177291	+ Chase Card Services, PO Box 1423, Wilmington, DE 19899-1423
15177294	+ Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655
15177301	+ Mercury/FBT, Attn: Bankruptcy, PO Box 71068, Philadelphia, PA 19176
15177302	+ Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
15177305	+ Nissan Motor Acceptance Corporation, PO Box 740956, Cincinnati, OH 45274-0001
15177306	+ Nissan-Infinity LT and NILT Inc., PO Box 660360, Dallas, TX 75266-0360
15177312	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15177313	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15196510	+ Quicken Loans INC., Bankruptcy Team, 635 Woodward AVE., Detroit MI 48226-3408

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jun 13 2025 00:06:00	Citibank, N.A., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	^ MEBN	Jun 12 2025 23:59:16	New Residential Mortgage Loan Trust 2019-1, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:18:29	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:18:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15188528	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 13 2025 00:06:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282688	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 13 2025 00:06:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15285432	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:18:28	CITIBANK, N.A., NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville SC 29603-0826
15177289	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:18:25	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15177288	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:18:48	Capital One, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

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15194230	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:30:14	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15198859	+ Email/Text: bankruptcy@cavps.com	Jun 13 2025 00:06:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15177290	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2025 00:43:16	Chase Card Services, PO Box 15369, Wilmington, DE 19850-5369
15177292	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2025 00:18:05	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15528505	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 13 2025 00:06:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
15177296	Email/Text: mrdiscen@discover.com	Jun 13 2025 00:06:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
15179695	Email/Text: mrdiscen@discover.com	Jun 13 2025 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15213069	+ Email/Text: kburkley@berNSTeinlaw.com	Jun 13 2025 00:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177298	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 13 2025 00:29:56	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15177299	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 13 2025 00:06:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15208404	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 13 2025 00:06:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15196309	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15177300	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 13 2025 00:06:00	Mercury/FBT, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15201738	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:06:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15208507	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15179245	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
15177304	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
15190243	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
15177303	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596
15194114	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15181233	Email/PDF: cbp@omf.com	Jun 13 2025 00:18:50	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15177307	+ Email/PDF: cbp@omf.com	Jun 13 2025 00:18:47	One Main Financial, Attn: Bankruptcy, Twin Fountain Plaza, 2525 Monroeville Boulevard, Monroeville, PA 15146-2383
15177308	+ Email/PDF: cbp@omf.com	Jun 13 2025 00:18:25	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15177310	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

User: auto

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15177309	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	PNC Bank, Attn: Bankruptcy, PO Box 856177, Louisville, KY 40285
15200085	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15508971	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:18:48	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15177311	Email/Text: banko@preferredcredit.com	Jun 13 2025 00:06:00	Preferred Credit Inc, PO Box 1970, St Cloud, MN 56302
15206233	Email/Text: banko@preferredcredit.com	Jun 13 2025 00:06:00	Preferred Credit, Inc., 628 Roosevelt Road, Suite 100, Saint Cloud, MN 56301
15210439	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 00:06:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
15177316	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:33	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
15177317	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:12	SYNCB/PPC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15177314	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15177315	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15210623	^ MEBN	Jun 12 2025 23:59:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15178013	^ MEBN	Jun 12 2025 23:59:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177319	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:24	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15177318	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:10	Synchrony Bank/Lowes, PO Box 530914, Atlanta, GA 30353-0914
15177320	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:47	Synchrony Bank/Sams, PO Box 965005, Orlando, FL 32896-5005
15177321	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:14	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 530942, Atlanta, GA 30353-0942

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan-Infiniti LT
cr		Quicken Loans INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177293	*+	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
15177297	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court;, Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
15177295	*+	Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655
15199123	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
Chandra Marie Arkema	on behalf of Creditor Quicken Loans LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher M. Frye	on behalf of Joint Debtor Regina W. Johnson chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Robert L. Johnson III chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Nissan-Infiniti LT dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com btemple@bernssteinlaw.com;aepiscopo@bernssteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernssteinlaw.com
Lorraine Gazzara Doyle	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. ldoyle@squirelaw.com, logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
Michael John Clark	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mclark@pincuslaw.com
Michael John Clark	on behalf of Creditor Quicken Loans LLC mclark@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteedpda.com
Steven P Kelly	on behalf of Creditor New Residential Mortgage Loan Trust 2019-1 skelly@sterneisenberg.com bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor Quicken Loans INC. pawb@fedphe.com

TOTAL: 14